

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: ROBERT L. GERLOWSKY  
AKA: ROBERT GERLOWSKY

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE  
Movant

CASE NO: 5-20-01370-MJC

ROBERT L. GERLOWSKY  
AKA: ROBERT GERLOWSKY

Respondent(s)

**CERTIFICATION OF DEFAULT**

AND NOW on January 18, 2023, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- make the regular monthly payments to the trustee during the remaining term of the plan.

As of January 18, 2023, the Debtor(s) is/are \$1,806.00 in arrears with a plan payment having last been made on Nov 29, 2022

In accordance with said stipulation, the case may be dismissed

Respectfully Submitted,

/s/ Agatha R. McHale, Esquire  
ID: 47613

Attorney for Movant  
Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
8125 Adams Dr, Suite A  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Email: amchale@pamd13trustee.com

Dated: January 18, 2023

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Movant

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on January 18, 2023, I served a copy of this Certification of Default on the following parties by 1st Class Mail, from Hummelstown, PA unless served electronically.

TULLIO DeLUCA, ESQUIRE  
381 N 9TH AVENUE  
SCRANTON, PA 18504-

SERVED ELECTRONICALLY

ROBERT L. GERLOWSKY  
11 PEAT MOSS RD.  
WHITE HAVEN, PA 18661

SERVED BY 1<sup>ST</sup> CLASS MAIL

United States Trustee  
228 Walnut Street  
Suite 1190  
Harrisburg, PA 17101

SERVED ELECTRONICALLY

I certify under penalty of perjury that the foregoing is true and correct.

Dated: January 18, 2023

/s/ Matt Arcuri  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
8125 Adams Dr, Suite A  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)